



How does Cyclescheme work?

Cycle scheme is a year-round sale, with interest free credit available in over 2,000 retailers nationwide. There are just four steps to go through to get a bike for work through Cyclescheme.

Choosing your Cyclescheme package

What bike and equipment do you require? To help you choose, consider how far your commute is, what route will you take and what accessories you might need. Also, what are your priorities? These are all questions you should ask yourself as you prepare to revolutionise your commute!



Standard

Bike and gear



Bike only

No extras



Pick & choose

Build your own package

[Click here to select your package](#)



Do your research!

If you're visiting a retailer, they can give you expert one-to-one advice. If you shop online, do your research, check reviews and make sure you get your bike sizing correct. Head to our retailers page to choose your store or online retailer and get planning.



Getting your quote

When submitting your application, you will be guided through a simple form that asks for your work details, contact information and the value of the Cyclescheme Certificate that you're applying for. Simply hit 'submit' and at this point of application you will be asked to electronically sign the hire agreement.



**Click here
to start your
application**

Northumbria Trust
employer code: **11841**

Claiming your Cyclescheme package

When your application is approved and paid for by your employer, it is time to exchange your Cyclescheme certificate for your Cyclescheme package. Contact your retailer to arrange a time to pop in and pick up your equipment. If you shopped online, your package can be delivered to an address that suits you or you can opt for the click-and-collect service that some retailers offer.

Your salary sacrifice and hire agreement will now kick in. Each month, for the next 12 months, you will pay a set amount from your salary in exchange for the hire of your Cyclescheme package from your employer. The deduction is made from your gross salary, so you make income tax and national insurance savings 32% standard rate and 42% higher rate.

Transferring ownership

When the hire agreement and salary sacrifice ends, you can keep your Cyclescheme package by making one final, small payment. The bike then remains 'hired' for a further 36 months with no monthly payments. Ownership can then officially be transferred to you at no extra cost. This method ensures that you save a minimum of 25% rather than a minimum of 32%.

Cyclescheme package under £500

A final payment of 3% of the original value

Cyclescheme package over £500

A final payment of 7% of the original value

Maximum final payment of £70 on a £1,000 package!

Useful links

**End of hire
process**

**Cycle to work
calculator**

**Cyclescheme
process**

Terms and Conditions

You must be a permanent member of Northumbria Healthcare NHS Foundation Trust staff. Maximum salary sacrifice is £1000 over 12 months – this is non-negotiable. At the end of the term you will have the option to purchase the bike for a one off cost. The salary sacrifice cannot take you below the minimum working wage. If you leave the Trust and money outstanding will be deducted from your final salary.

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